

In re:
Frances Espinosa
Debtor

Case No. 22-10691-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Mar 27, 2023

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 29, 2023:

Recip ID	Recipient Name and Address
db	Frances Espinosa, 823 Roslyn Avenue, Glenside, PA 19038-3806

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 29, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 27, 2023 at the address(es) listed below:

Name	Email Address
ALBERT J. SCARAFONE, JR.	on behalf of Debtor Frances Espinosa scarafone@comcast.net ascarafone@gmail.com;r39418@notify.bestcase.com
ANDREW L. SPIVACK	on behalf of Creditor Lakeview Loan Servicing LLC andrew.spivack@brockandscott.com, wbecf@brockandscott.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor Community Loan Servicing LLC as servicing agent for Lakeview Loan Servicing, LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
CHRISTOPHER A. DENARDO	on behalf of Creditor Community Loan Servicing LLC as servicing agent for Lakeview Loan Servicing, LLC logsecf@logs.com
DENISE ELIZABETH CARLON	on behalf of Creditor Lakeview Loan Servicing LLC bkgroup@kmlawgroup.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	

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ecfemails@ph13trustee.com philaecf@gmail.com

MARIO J. HANYON

on behalf of Creditor Lakeview Loan Servicing LLC enote vesting-- Nationstar Mortgage LLC d/b/a Mr. Cooper
wbcef@brockandscott.com, mario.hanyon@brockandscott.com

STEPHEN R. STARKS

on behalf of Creditor Lakeview Loan Servicing LLC ryan.starks@brockandscott.com, wbcef@brockandscott.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 11

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: Frances Espinosa

Debtor(s)

Lakeview Loan Servicing, LLC

Movant

vs.

Frances Espinosa

Debtor(s)

and Kenneth E. West

Trustee

Chapter 13

NO. 22-10691 MDC

11 U.S.C. Section 362

ORDER

AND NOW, this **24th** day of **March** 2023, upon the filing of a Certification of Default by the Moving Party in accordance with the Stipulation of the parties approved on September 13, 2022 it is ORDERED AND DECREED that:

The Automatic Stay of all proceedings, as provided under Section 362 of the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 (The Code), 11 U.S.C. Section 362 and the Co-Debtor Stay under Section 1301 of the Bankruptcy Code (if applicable), is modified with respect to the subject premises located at 823 Roslyn Avenue, Glenside, PA 19038 ("Property"), so as to allow Movant, and its successors or assignees, to proceed with its rights and remedies under the terms of the subject Mortgage and pursue its in rem State Court remedies including, but not limited to, taking the Property to Sheriff's Sale, in addition to potentially pursuing other loss mitigation alternatives including, but not limited to, a loan modification, short sale, or deed-in-lieu of foreclosure. Additionally, any purchaser of the Property at Sheriff's Sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the Property.

The stay provided by Bankruptcy Rule 4001(a)(3) has been waived.



Magdeline D. Coleman
Chief U.S. Bankruptcy Judge